

Health insurance

Insurance Product Information Document

Company: Forsikringselskabet Dansk Sundhedssikring A/S **Product:** Health insurance

Forsikringselskabet Dansk Sundhedssikring A/S ("Dansk Sundhedssikring") is registered as an insurance company at the Danish Financial Supervisory Authority and as an agent to the insurance company AXA France Vie, Paris Trade and Companies.

This document is a short overview of the insurance coverage. Details on terms and conditions and coverage can be found and downloaded at Dansk Sundhedssikring's website (ds-sundhed.dk and ds-sundhed.dk/en/). Here, you can also find information about the products and how to use the insurance. When an agreement is entered, you will receive an email with access to the agreed terms and use of the insurance. Furthermore, every policyholder is given access to a customised online portal, including the specific insurance coverage.

What type of insurance is this?

This insurance is a health insurance which includes coverage and treatment of physical and psychological health problems of the insured. The insurance uses all types of healthcare providers who can facilitate quick and relevant examination, treatment, operation including the public healthcare system. The service includes coverage and visitation, care coordination and navigation in the health offerings supplied by qualified healthcare professionals.



What is insured Basis

SundhedsNavigator ('HealthNavigator')

- ✓ Medical advice
- ✓ Professional healthcare advice
- ✓ Navigation and coordination in the public and private healthcare system

Frequency treatments

- ✓ Physiotherapist treatment, including 'GLA:D' training
- ✓ Chiropractor treatment
- ✓ Psychology treatment
- ✓ Psychotherapy
- ✓ Stress prevention line
- ✓ Online stress handling programme
- ✓ Telemental healthcare line
- ✓ Three-party conversations
- ✓ Cool Kids/Chilled programmes

Acute crisis assistance

- ✓ Acute psychological crisis assistance

Specialist physician/hospital

- ✓ Medical examination started with 10 working days
- ✓ Treatment started within 10 working days
- ✓ Illnesses and sequelae of accidents
- ✓ Orthopaedic surgery
- ✓ Gynaecology
- ✓ Dermatology
- ✓ Neurology
- ✓ Gastrointestinal surgery
- ✓ Endocrinology
- ✓ Cardiology
- ✓ Neurosurgery
- ✓ Psychiatrist
- ✓ Ophthalmologist
- ✓ Otorhinolaryngologist (ear, nose and throat)
- ✓ Urology
- ✓ Allergy examination
- ✓ Second opinion

After operation and/or treatment

- ✓ Medicine expenses
- ✓ Assistive devices
- ✓ Rehabilitation
- ✓ Home care/home nursing
- ✓ Transportation expenses

What is insured – Optional cover

Optional cover will be specified in the policy

- A: reflexology, acupuncture, osteopathy and dietician
- B: physiotherapy (without GP's referral)
- C: private addiction treatment
- E: private hospital coverage
- F: collective child coverage
- F: chronic illnesses (massage, physiotherapy, chiropractic treatment, shockwave treatment, personal health programme, telephone-based psychological help). Also covers flex and light duty job sufferings and pre-existing conditions (prior to the date of health coverage)
- G: online medical emergency service
- D: healthcare scheme (massage, physiotherapy, chiropractic treatment, reflexology)



What is not insured?

- ✗ Chronic conditions diagnosed prior to the date of the health coverage
- ✗ Emergency treatment
- ✗ Cosmetic operations and treatment
- ✗ Dental treatment and dental surgery
- ✗ Injuries as a result of professional sport
- ✗ All types of contraception and fertility treatment
- ✗ Sexually transmitted diseases
- ✗ Chronic skin conditions
- ✗ Surgery for obesity or obesity treatment
- ✗ Congenital disorders
- ✗ Treatment of sleep apnoea
- ✗ Couples therapy
- ✗ Vision and hearing impairment
- ✗ Cardiovascular diseases
- ✗ Medical complications of alcohol abuse
- ✗ Preventive examinations and treatment
- ✗ Treatment of phobias, eating disorders, ADHD, autism
- ✗ Expenses for GP
- ✗ Damage due to civil unrest, nuclear energy and radiation or radioactivity
- ✗ Epidemics or pandemics



Are there any restrictions on cover:

- ! The 10-day treatment guarantee is applicable from the receipt date of the relevant information
- ! All examinations and treatments must not be initiated without prior approval from Dansk Sundhedssikring
- ! The insurance covers illnesses and diseases expected to be cured or considerably and permanently improved
- ! The insurance never covers chronic diseases, started and/or diagnosed prior to the coverage start date of the insurance (option F excepted)
- ! Treatment of chronic diseases is covered for up to six months from diagnosis, provided it has been made within the insurance period
- ! Chronic diseases are defined by Dansk Sundhedssikring as diseases considered permanent and thus not curable
- ! Any examination and treatment must be medically justified through a medical referral or medical approval
- ! If a subsidised or light duty job has been granted due to illnesses or disability any sufferings/diseases forming the basis of this grant are not covered (option F excepted)
- ! Treatment approved and used in the public health system is covered
- ! The insurance covers reasonable and necessary expenses for examination and treatment
- ! If emergency psychological counselling is requested, the request must be made within 48 hours of the incident
- ! The maximum cover per person per insurance year is DKK 1,000,000



Where am I covered?

- ✓ The insurance covers examination, treatment, operation in Denmark at a hospital or clinic referred to by Dansk Sundhedssikring, and in Sverige, Norway or Germany when agreed with Dansk Sundhedssikring



What are my obligations?

- The insurance must be paid in due time
- You must supply us with the necessary personal and health information if requested
- You must always contact Dansk Sundhedssikring before you start treatment. The insurance covers only approved treatment
- You must inform us about any possible cover from other insurance when using this insurance
- You must give your consent in relation to us obtaining and disclosing the necessary personal and health information to any relevant healthcare provider



When and how do I pay?

- The primary insured pays through the employee
- Co-insured are invoiced by letter/mail sent to the primary insured's address/mail
- The insurance is paid in advance and is valid for period of 12 months
- The period of cover is stated at the invoice



When does the cover start and end?

- The insurance takes effect from the date stated in your policy and 12 months ahead.
- If you are a new customer transferred from another supplier of health care, the previous assurance covers any treatment already started three months after the transferal.
- If a transferral from another health care insurance company is not made immediately and without delay, certain coverages may be subject to a waiting period
- The insurance is valid as long as payment is made in due time, the insurance is not actively cancelled, and the primary insured is still employed in the company which has signed the insurance agreement
- Upon termination of employment in the company which has signed the insurance agreement, the primary insured and any co-insured can request for a continuation as a private client by contacting Dansk Sundhedssikring (for further information please refer to: www.ds-sundhed.dk/en/)



How do I cancel the policy?

- The insurance can be cancelled at any time, the notice is one month to the end of a month and must be made in writing to Dansk Sundhedssikring. If the insurance is taken out through your employer other rules may apply.
- Dansk Sundhedssikring can cancel the insurance by one month's notice to the end of a month
- Failure to pay the insurance premium gives Dansk Sundhedssikring the right to terminate the insurance giving a 30 days' warning to the end of a month.